



NIH Extramural Loan Repayment Programs

An Overview

**Henry Khachaturian, Ph.D.
Extramural Program Policy Officer
Office of Extramural Research
National Institutes of Health
U.S. Department of Health and Human Services**



NIH LOAN REPAYMENT PROGRAMS



NIH Loan Repayment Programs (LRPs) are an important component of NIH's efforts to attract health professionals to careers in research. *How they work:*

You: Commit to perform research for 2 years



NIH: Repays up to \$35,000 per year of your qualified educational debt and covers the resulting taxes



Increase the number of biomedical and behavioral research scientists

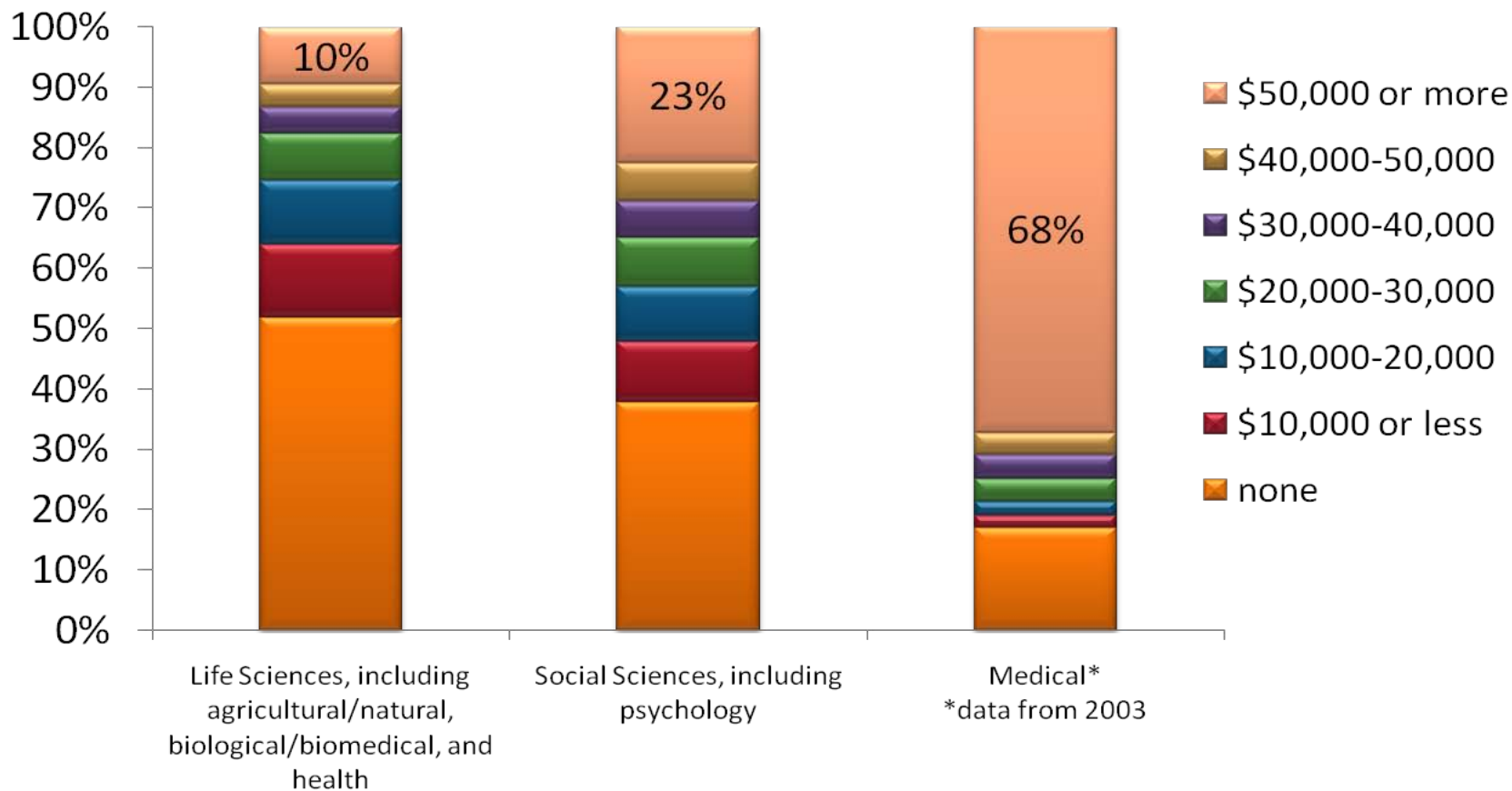




Educational Debt of Doctoral Recipients:

By Field of Doctoral Degree, 2006

A significant fraction of clinical doctoral recipients had educational debt over \$50,000



NIH LOAN REPAYMENT PROGRAMS



Five Extramural LRPs

- **Clinical Research**
- **Pediatric Research**
- **Health Disparities Research**
- **Contraception and Infertility Research**
- **Clinical Research for Individuals from Disadvantaged Backgrounds**



Note: NIH employees in research positions are eligible for Intramural LRPs



NIH LOAN REPAYMENT PROGRAMS



Online Information and Application

<http://www.lrp.nih.gov>

Application Deadline
December 1

U.S. Department of Health & Human Services | www.hhs.gov

U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES
NATIONAL INSTITUTES OF HEALTH

LOAN REPAYMENT PROGRAMS

LOAN REPAYMENT PROGRAMS

APPLICATION CYCLE IS NOW CLOSED:
The 2009 NIH Extramural LRP application cycle is now closed. Funding decisions will be announced in the Summer 2009.

what's new

LRPs for NIH employee researchers.

GET STARTED

- 1 about the programs
- 2 eligibility
- 3 apply online

HEALTH DISPARITIES RESEARCH

- HEALTH DISPARITIES RESEARCH
- CONTRACEPTION AND INFERTILITY RESEARCH
- CLINICAL RESEARCH FOR INDIVIDUALS FROM DISADVANTAGED BACKGROUNDS

INTRAMURAL LRPs

FOR NIH EMPLOYEE RESEARCHERS

- AIDS RESEARCH
- CLINICAL RESEARCH FOR INDIVIDUALS FROM DISADVANTAGED BACKGROUNDS
- GENERAL RESEARCH (INCLUDING LRP FOR ACGME FELLOWS)

NIH EMPLOYEE STUDENT LOAN REPAYMENT PROGRAM

APPLICANT INFORMATION BULLETIN

REPORTS & STATISTICS

POLICY & GUIDANCE

FREEDOM TO PURSUE YOUR CAREER IN RESEARCH

Research scientists develop treatments and discover cures for diseases and disorders that affect us all. More researchers are needed to meet today's critical health needs. The NIH Loan Repayment Programs (LRPs) encourage promising researchers and scientists to pursue research careers by repaying up to \$35,000 of their qualified student loan debt each year, through:

- [Extramural LRPs](#) - for researchers and scientists conducting research at universities and other nonprofit organizations
- [Intramural LRPs](#) - for NIH employee researchers

A separate [Student Loan Repayment Program](#) is also available to certain NIH employees who are not research scientists.

Your research goals need to be within the [mission of NIH](#) and scope of the LRPs. *You do not need an NIH grant to participate in the NIH Loan Repayment Programs.*

Get Started

Follow the three [Get Started](#) steps on this page to learn about the extramural LRPs, verify your eligibility, and apply to one of the programs.

Our [Application Guide](#) will acquaint you with the content and format of the application so that you can begin preparing to complete it. The [Resources](#) section of the website provides additional tools and information.



NIH LOAN REPAYMENT PROGRAMS



- **Benefits**
- **Eligibility**
- **Qualifying Research**
- **Qualifying Loans and Repayment**
- **Peer Review Criteria and Problems**
- **Applications and Contracts**





- **Up to \$35,000 per year in loan repayments, depending on debt level**
- **Reimbursement of Federal, state, and local taxes resulting from NIH loan repayment**
- **LRP contracts are portable and can be transferred, subject to NIH approval of qualifying non-profit environment and research project**

Contract Length

- **Initial contracts: 2 years**
- **Renewal contracts: 1 and 2 years**





- **Doctoral degree (M.D., Ph.D., or equivalent)**
 - **EXCEPTION:** Eligibility for the Contraception and Infertility Research LRP includes nurses, physician assistants, graduate students, and postgraduate research fellows training in the health professions
- **Funding for research at any domestic nonprofit, university, or government organization**

*****NIH grant support is NOT required*****

- **Educational loan debt must be at least 20% of applicant's annual salary**
- **Must conduct qualifying research for at least 20 hours/week**
- **U.S. Citizen or permanent resident**





Clinical Research

Patient-oriented clinical research conducted with human subjects, or research on the causes and consequences of disease in human populations involving material of human origin (such as tissue specimens and cognitive phenomena) for which an investigator or colleague directly interacts with human subjects in an outpatient or inpatient setting to clarify a problem in human physiology, pathophysiology or disease, or epidemiologic or behavioral studies, outcomes research or health services research, or developing new technologies, therapeutic interventions, or clinical trials.

Clinical Research for Individuals from Disadvantaged Backgrounds

See definition above for Clinical Research. A researcher from a family with an annual income below an established level is considered to be from a “disadvantaged background.” Current financial need alone is not sufficient to qualify for this program.





Pediatric Research

Research that is directly related to diseases, disorders, and other conditions in children, including pediatric pharmacology.

Contraception and Infertility Research

Research whose long-range objective is to evaluate, treat or ameliorate conditions which result in the failure of couples to either conceive or bear young; contraception development is defined as research whose ultimate goal is to provide new or improved methods of preventing pregnancy.





Health Disparities Research

Basic, clinical, and behavioral research on health conditions including diseases, disorders, and such other conditions, including the causes of such disparities and methods to prevent, diagnose, and treat the diseases associated with health disparities, that are unique to, more serious, or more prevalent in health disparities populations (either individual members or communities of such populations).

A "health disparities population" is defined as a population for which, as determined by the NCMHD Director in consultation with the Director of the Agency for Healthcare Research and Quality, there is a significant disparity in the overall rate of disease incidence, prevalence, morbidity, mortality, or survival rates in the population as compared to the health status of the general population.





NIH will repay:

- Educational loans backed by the U.S. Government
- Educational loans from accredited U.S. academic institutions and commercial lenders

NIH will not repay:

- Non-education loans (e.g., home equity loans)
- Loans consolidated with another individual (e.g., spouse or child)
- PLUS loans to parents
 - EXCEPTION: PLUS loans disbursed to graduate and professional students on or after July 1, 2006, qualify for LRP repayment
- Loans that have been converted to a service obligation (e.g., NYSHESC)
- Delinquent loans, loans in default, or loans not current in repayment





Individuals are not eligible for the NIH LRPs if they:

- Have a Federal judgment lien against their property arising from a Federal debt
- Owe an obligation of health professional service to the Federal Government, a state, or other entity, unless deferrals are granted for the length of their LRP service obligation

(NRSA T32, T90 and F32 awardees are eligible—NIH grants automatic extensions of the NRSA service obligation.)

- Are a full-time Federal government employee or VA Fellow
(Full-time NIH employee-researchers are eligible for Intramural LRPs)





Panels evaluate each applicant's *potential to succeed* in a research career by rating:

- 1. Applicant's previous training and research experience**
- 2. Applicant's commitment to a research career**
- 3. Recommendation Letters**
- 4. Availability of appropriate scientific colleagues to achieve or enhance the applicant's research independence**
- 5. Quality and appropriateness of the research environment and facilities**
- 6. Research progress—*for Renewal applications only***





- **Problem not important enough, or proposed study not likely to produce useful information.**
- **Studies based on a shaky hypothesis; no alternative hypothesis.**
- **Methods not suited to the objective of the proposal, or problem is more complex than applicant has presented.**
- **Too little detail in the research plan, or applicant has not acknowledged potential problems and pitfalls.**
- **Proposal is scientifically premature or over-ambitious; no clear direction or sense of priority to proposed experiments.**



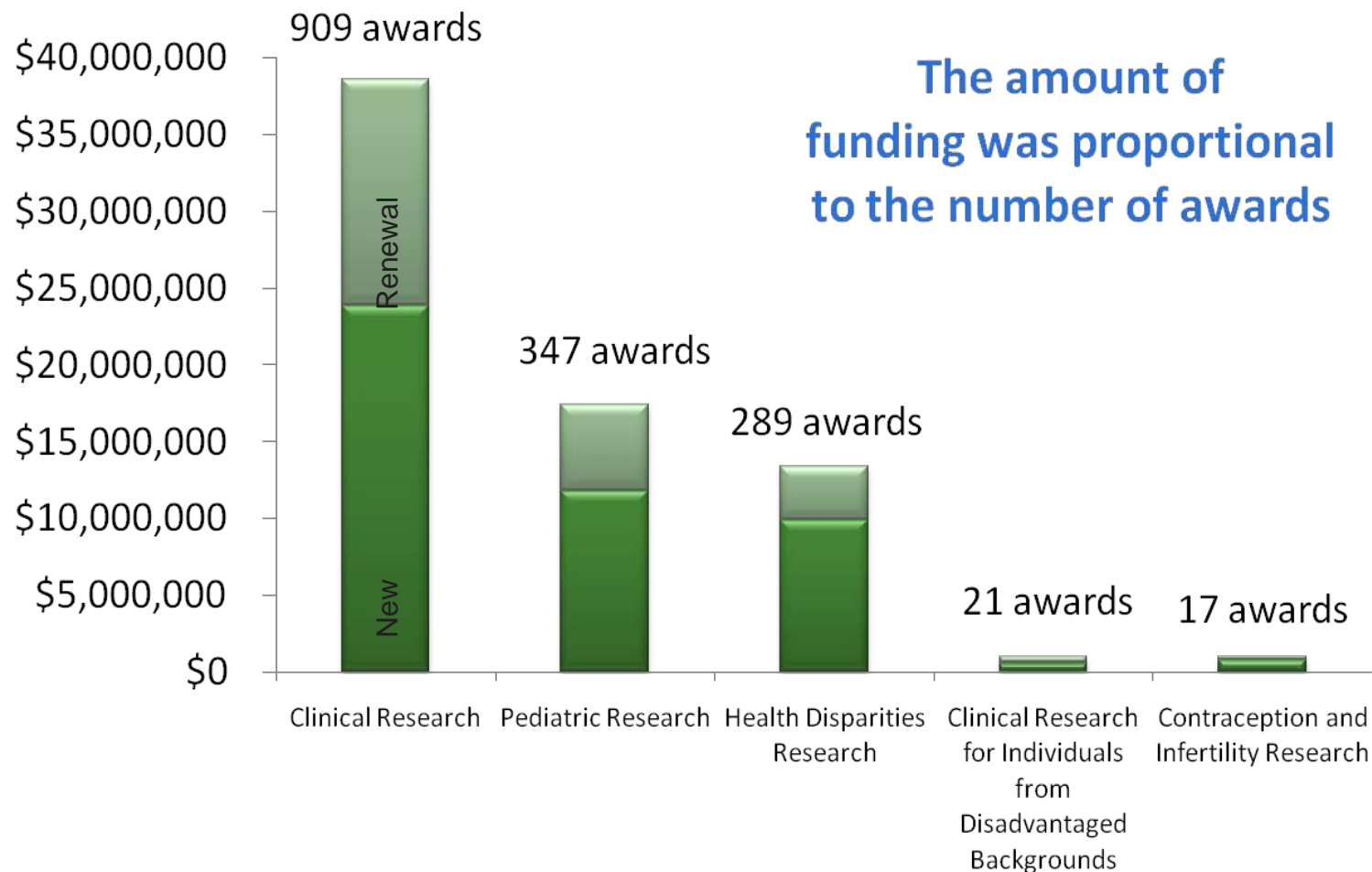


- **Lack of originality, or applicant is too inexperienced with the proposed techniques.**
- **Proposal is driven by technology (a method in search of a problem), or no rationale provided for proposed experiments.**
- **Lacking of sufficient preliminary data to support project feasibility.**
- **Insufficient consideration of statistical needs; not clear which data obtained by the applicant and which reported by others.**



Funded Contracts by Program:

FY 2008



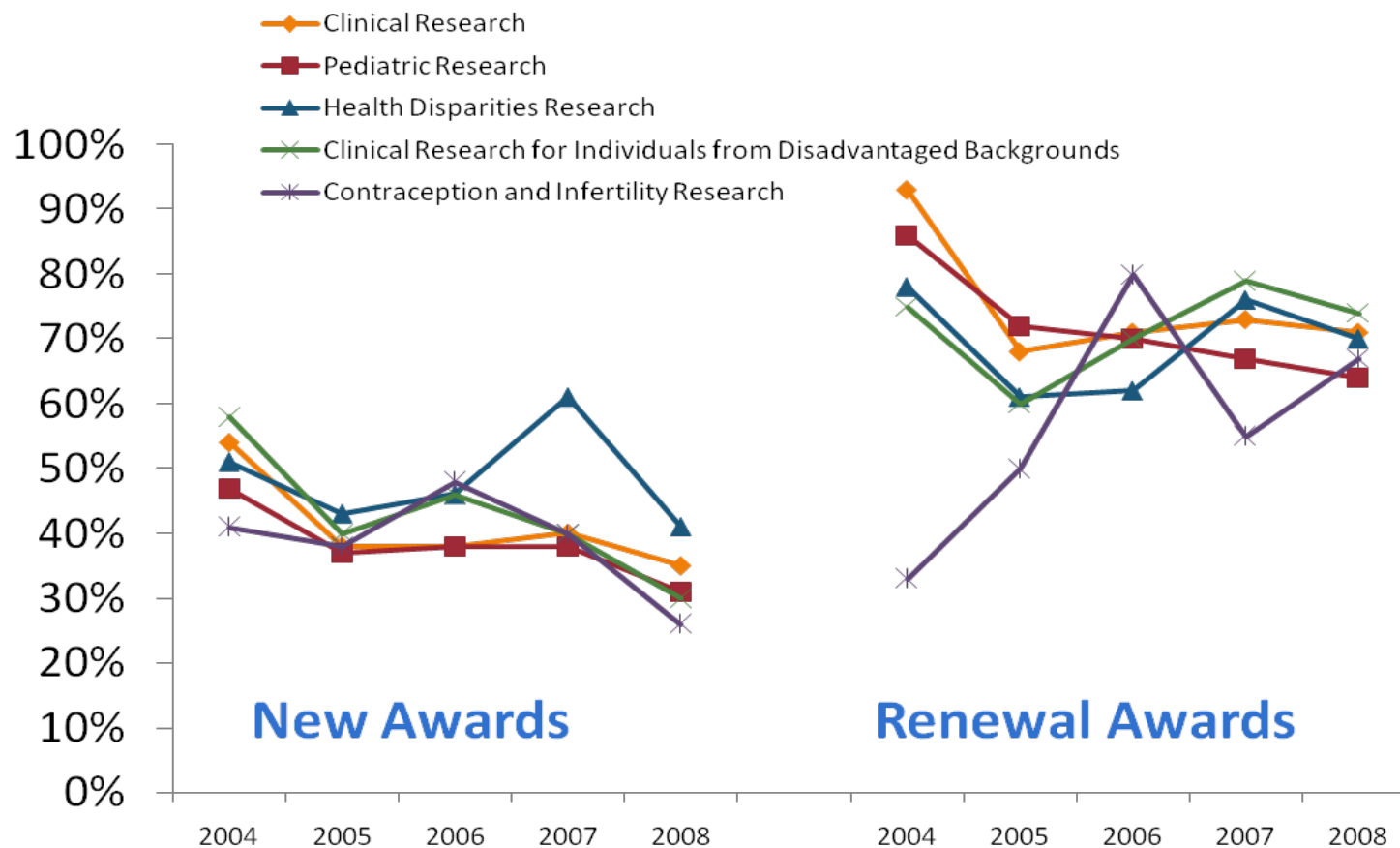
DATA SOURCE: LRP Data Books, 2004-2008

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Success Rates by Program:

FY 2004-2008



DATA SOURCE: LRP Data Books, 2004-2008

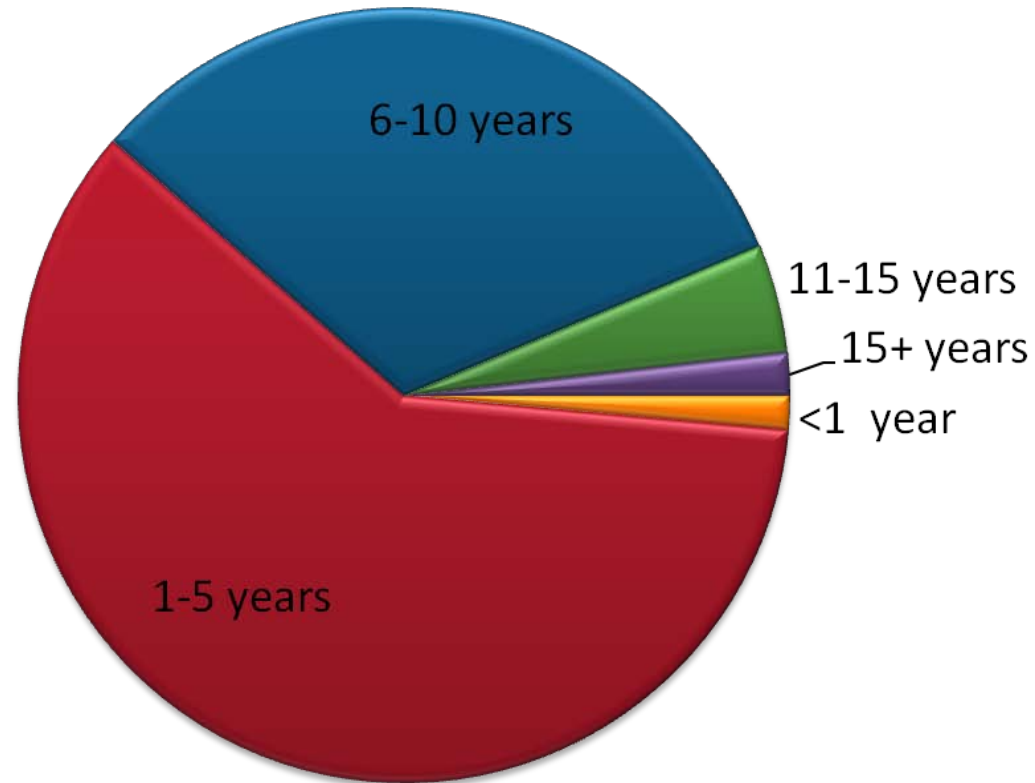
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New Applicants by Post-Degree Years:

FY 2008

Most new applicants were 1-5 years post-degree

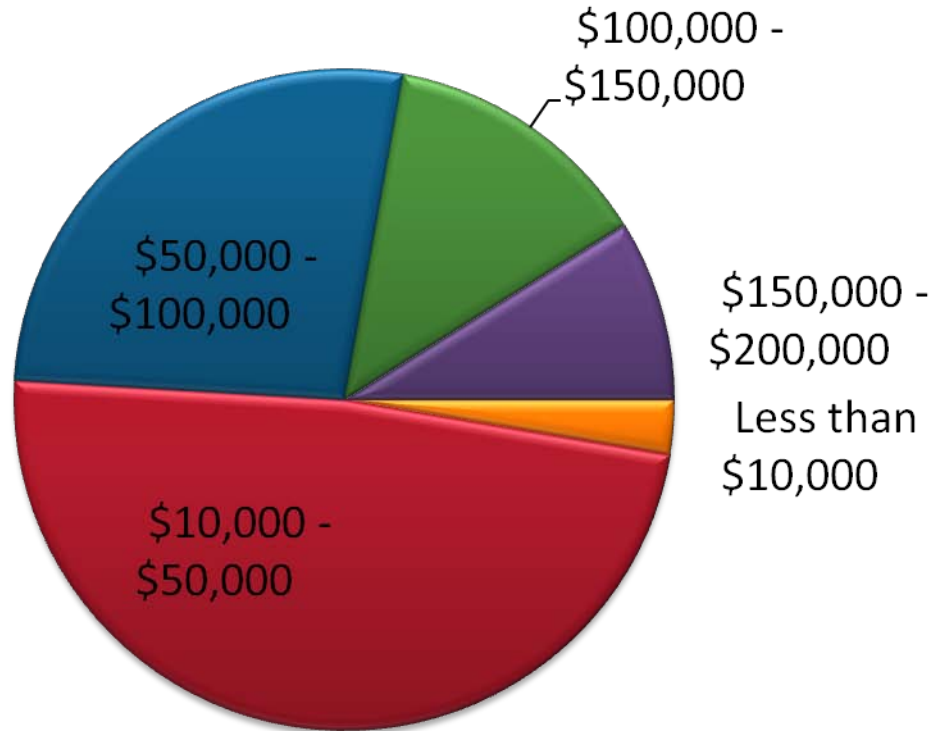


DATA SOURCE: LRP Data Books, 2004-2008

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Most applicants had
\$10,000-50,000 of qualified education debt

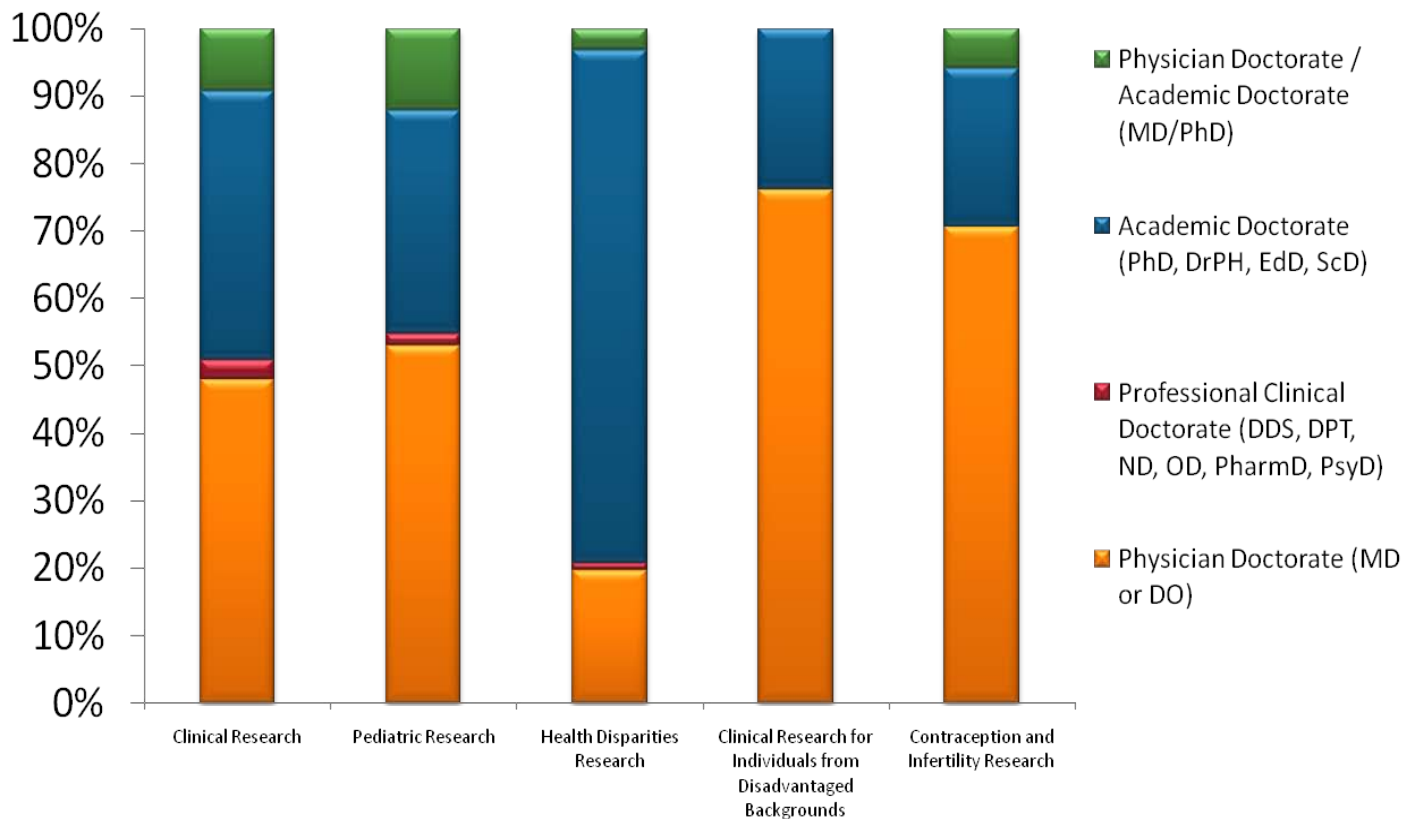


DATA SOURCE: LRP Data Books, 2004-2008

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Physician doctorate holders received the largest proportion of awards in 4 programs



DATA SOURCE: LRP Data Books, 2004-2008

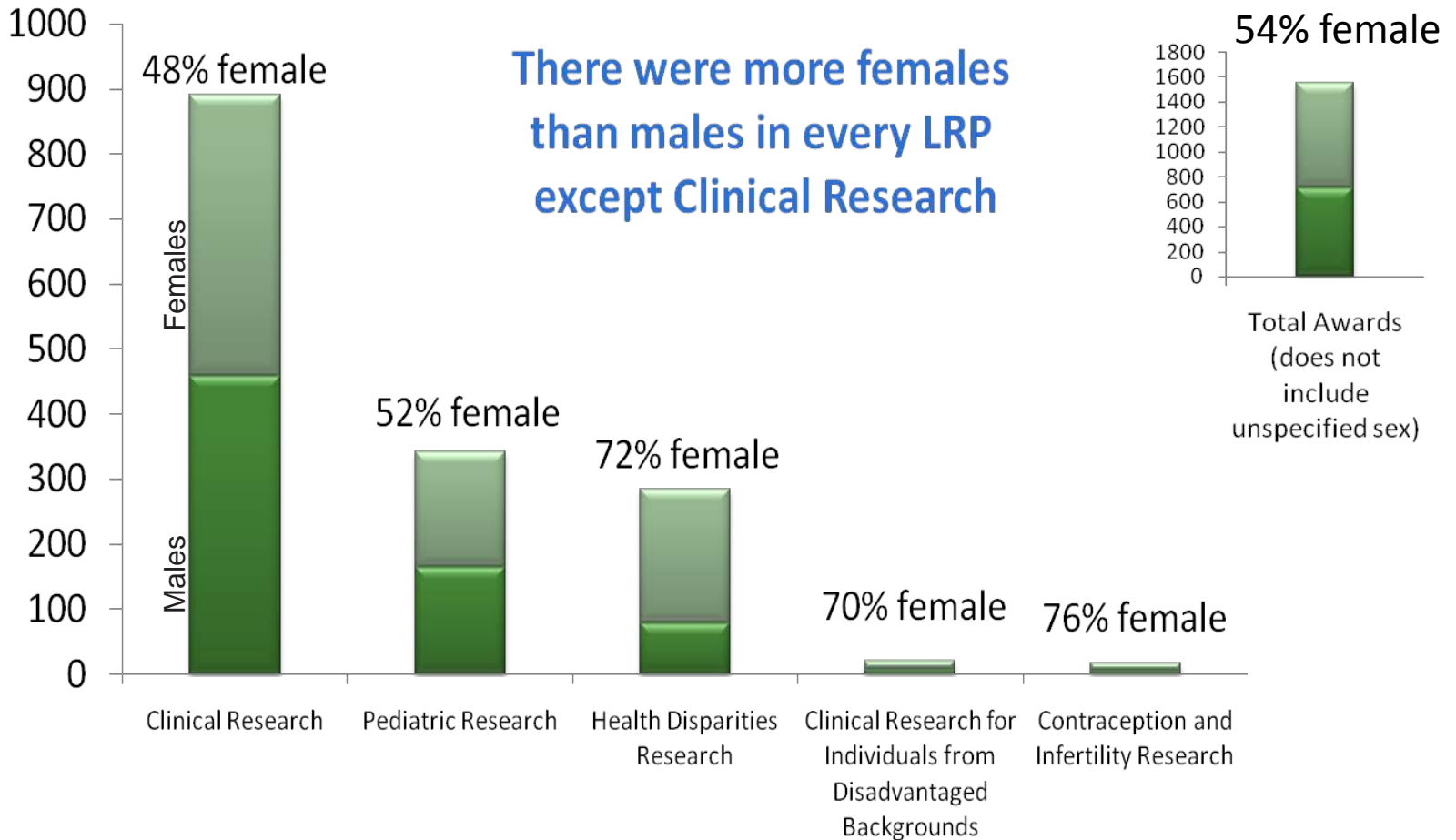
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Contracts by Gender of Recipient:

FY 2008

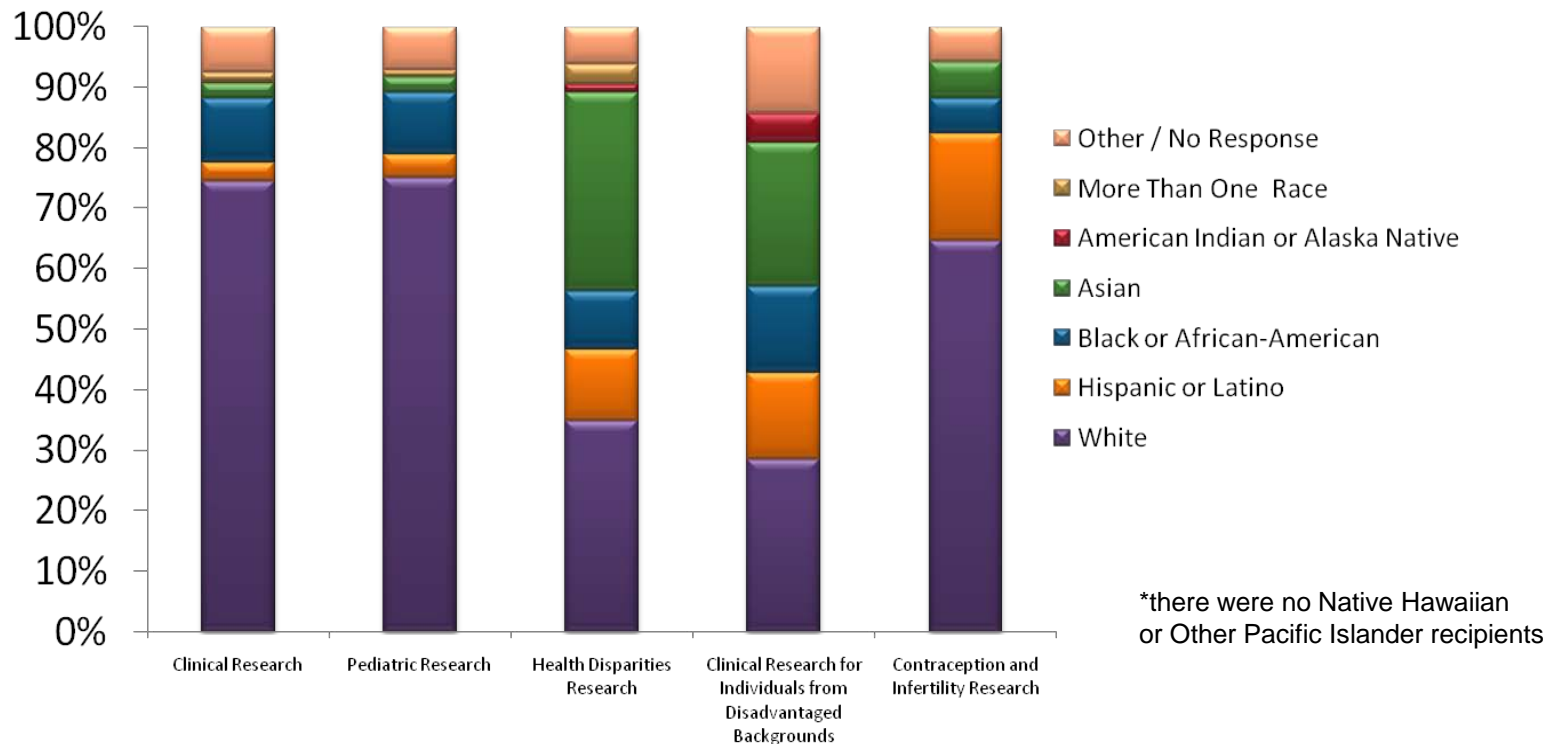


DATA SOURCE: LRP Data Books, 2004-2008

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The Health Disparities program and the Clinical Research for Individuals from Disadvantaged Backgrounds program had the most diverse recipients



DATA SOURCE: LRP Data Books, 2004-2008

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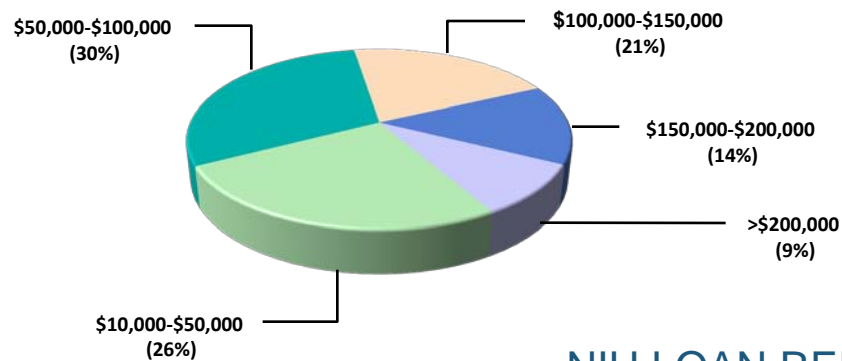
Educational Debt Levels of Contract Recipients:

FY 2008

Seventy-four percent of new FY 2008 contract recipients had educational debt levels in excess of \$50,000.

Debt Range	Number of Recipients
Less than \$10,000	0
\$10,000 - \$50,000	197
\$50,000 - \$100,000	231
\$100,000 - \$150,000	158
\$150,000 - \$200,000	110
\$200,000 and over	71
Total	767

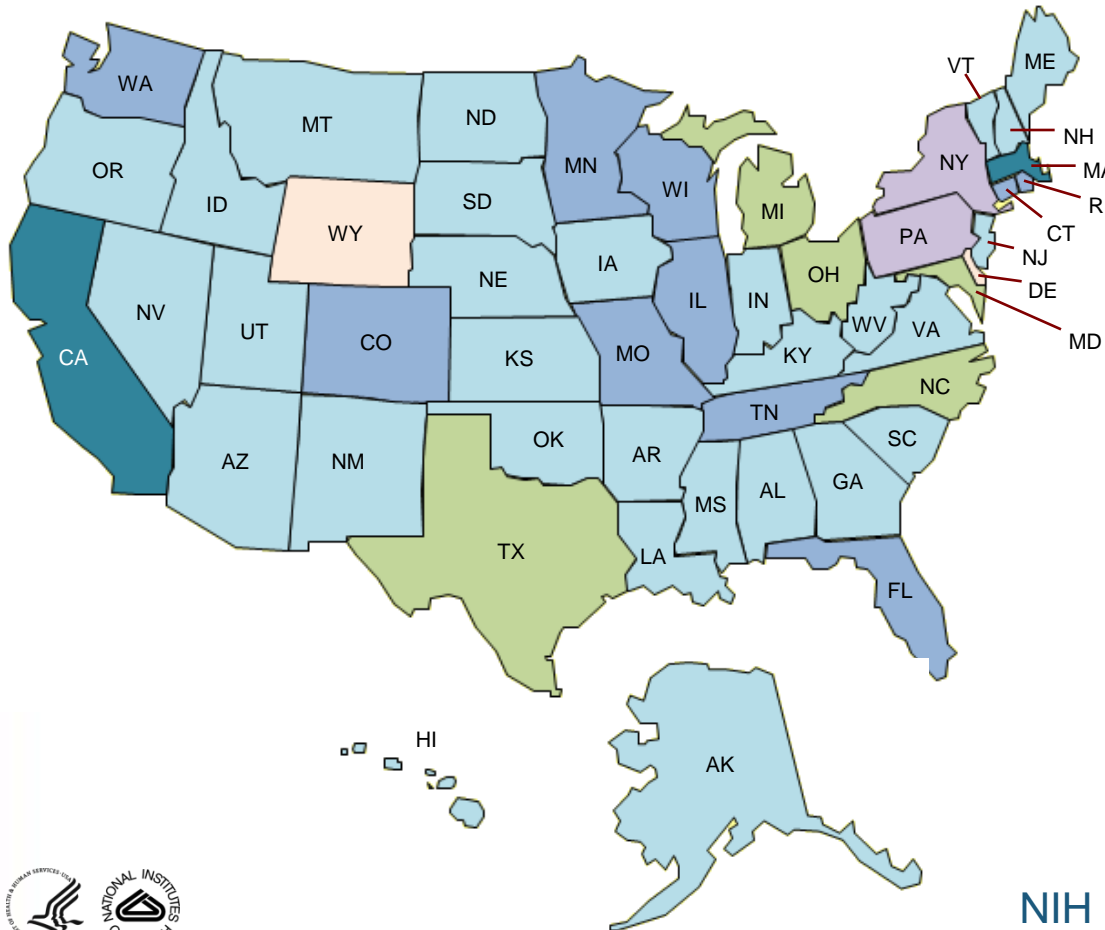
Distribution of Contracts by Debt Level



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California and Massachusetts had the most recipients, followed by New York and Pennsylvania



Number of Participants	States*
0	DE, WY
1-25	AK, AL, AR, AZ, DC, GA, HI, IA, ID, IN, KS, KY, LA, ME, MS, MT, ND, NE, NH, NJ, NM, NV, OK, OR, PR, SC, SD, UT, VA, VT, WV
26-50	CO, CT, FL, IL, MN, MO, RI, TN, WA, WI
51-100	MD, MI, NC, OH, TX
101-150	NY, PA
151-200	CA, MA





Additional Information About LRP

- **LRP Application Deadline: December 1**
- **Visit our Web site: <http://www.lrp.nih.gov>**
- **Call the LRP Help Line: (866) 849-4047**
- **Send an e-mail to: LRP@nih.gov**
- **Sign up for the LRP Listserv on the LRP Web site**

